

EXHIBIT 9

STROOCK

November 18, 2005

Michele L. Jacobson
Direct Dial 212-806-6067
Direct Fax 212-806-9067
MJacobson@stroock.com

John P. Higgins, Esq.
D'Amato & Lynch
70 Pine Street
New York, New York 10270-0110

Re: Arbitrations between Security Ins. Co. of Hartford, et. al. and Commercial Risk
Reinsurance Company Limited (Bermuda) and Commercial Risk Re-Insurance
Company (Vermont)

Dear John:

I am writing to confirm our discussions, as well as to provide updated damages figures in certain of the above-referenced arbitrations. I am sending copies of this correspondence to the parties' respective party arbitrators, so that they may update their records.

The Arbitration Relating to the DIG Workers' Compensation Program

Commercial Risk has provided Jacques Bourthomieux as a substitute umpire candidate in light of Bryan Kellett's withdrawal from consideration. We will be sending out an umpire questionnaire to Mr. Bourthomieux.

Please be advised that the revised amount of damages sought (as of this date, and not inclusive of interest) in the DIG Arbitration is \$21,212,696.94.

The Arbitrations Relating to the ORS Workers Compensation Fund, the HPP
Workers' Compensation Program and the NHE Worker's Compensation Program

This will confirm that the parties have agreed to consolidate the ORS, HPP and NHE Arbitrations into one consolidated arbitration proceeding (the "Consolidated Arbitration"). Martin Haber is the Claimants' party-appointed arbitrator in the

John P. Higgins, Esq.
November 18, 2005
Page 2

Consolidated Arbitration, and Respondents have confirmed that they have appointed Theodor Dielmann to serve as their party arbitrator therein.

Please be advised that the revised amount of damages sought (as of this date, and not inclusive of interest) in the Consolidated Arbitration is \$4,233,131.56, broken down as follows:

As respects HPP: \$1,277,063.30

As respects NHE: \$2,179,564.41

As respects ORS: \$776,503.85

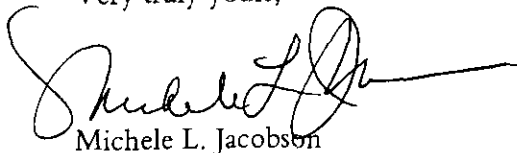
We expect that the parties will exchange lists of umpire candidates in an expeditious fashion in the Consolidated Arbitration

The Arbitrations Relating to Anchor Glass, Bed Bath & Beyond, Hanson and California Waste Haulers

This letter will confirm that the Claimants have withdrawn the Demands for Arbitration with respect to the above-referenced reinsurances on a without prejudice basis.

I trust that you are in agreement with the above as respects the the procedural points raised with respect to the arbitrations. Please let me know immediately if you disagree with any of these points.

Very truly yours,



Michele L. Jacobsen

cc: Martin Haber, Esq.
Theodor Dielmann